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## STATEMENT

### PROPERTY CASUALTY INSURERS ASSOCIATION OF AMERICA (PCI)

#### H.B. 5072 – AN ACT CONCERNING AUTOMOTIVE GLASS WORK H.B. 5073 – AN ACT CONCERNING MOTOR VEHICLE GLASS REPAIR SERVICE

### COMMITTEE ON INSURANCE AND REAL ESTATE

January 31, 2013

The Property Casualty Insurers Association of America (PCI) appreciates the opportunity to comment on H.B. 5072, an act concerning automotive glass work and H.B. 5073, an act concerning motor vehicle glass repair service. Our comments are provided on behalf of the member companies of PCI, a national property casualty trade association with over 1,000 member companies. PCI member companies provide 46 percent of Connecticut's personal lines insurance coverage.

PCI supports the consumer's right to choose which glass shop handles their glass repairs. Requirements in this regard are already set forth in Connecticut law and insurers are complying with the law. Policyholders are currently informed by a number of different means relative to their ability to choose a glass shop to repair their vehicle.

Consumer satisfaction relative to glass repair is important to insurers because if a policyholder has a negative glass repair experience, they may choose to take their insurance business elsewhere in the future. There are very few consumer complaints relative to glass repair. Rather, consumer satisfaction regarding glass repairs is high and repairs are generally accomplished in a manner that is quick and convenient for the consumer.

Given that consumers are generally pleased with their glass repair experiences, PCI would submit that H.B. 5072 and H.B. 5073 are unnecessary. Requiring further disclosures, in addition to those which are already required and provided, will only add unnecessary steps to the glass claim call/process. The consumer's goal is simply to get their window fixed and get back out on the road quickly and with minimum hassle. Requiring additional disclosures beyond those that are already provided will not further this goal.

For the foregoing reasons, PCI would submit that H.B. 5072 and H.B. 5073 will not positively impact the glass claims handling experience for the CT consumer and are unnecessary.